

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Nelson Steven Nazario

Debtor

Case No. 24-12040-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jun 14, 2024

Form ID: 309A

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:

Recip ID	Recipient Name and Address
db	Nelson Steven Nazario, 1535 Robinson Ave, Willow Grove, PA 19090-4815

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 14 2024 23:49:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: FGARYFSEITZ.COM	Jun 15 2024 03:50:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	Jun 14 2024 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 14 2024 23:49:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14897627	EDI: GMACFS.COM	Jun 15 2024 03:50:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14897628	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 23:59:19	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14897629	+ EDI: BANKAMER	Jun 15 2024 03:50:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14897630	EDI: CAPITALONE.COM	Jun 15 2024 03:50:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14897631	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 14 2024 23:48:06	Ccholdings, Po Box 9201, Old Bethpage, NY 11804-9001
14897633	+ EDI: WFNNB.COM	Jun 15 2024 03:50:00	Comenity Capital/Gem, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14897634	EDI: DISCOVER	Jun 15 2024 03:50:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14897638	EDI: CITICORP	Jun 15 2024 03:50:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th

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14897635	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jun 14 2024 23:49:00	Street Nor, Sioux Falls, SD 57104 Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14897636	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Jun 14 2024 23:49:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14897637	EDI: IRS.COM	Jun 15 2024 03:50:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14897632	EDI: JPMORGANCHASE	Jun 15 2024 03:50:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14897639	+ EDI: NFCU.COM	Jun 15 2024 03:50:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14897640	+ EDI: NFCU.COM	Jun 15 2024 03:50:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14897641	Email/Text: fesbank@attorneygeneral.gov	Jun 14 2024 23:49:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14897642	EDI: PENNDEPTREV	Jun 15 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14897642	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14897643	^ MEBN	Jun 14 2024 23:45:33	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14897644	EDI: SYNC	Jun 15 2024 03:50:00	Syncb/New Egg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14897645	EDI: SYNC	Jun 15 2024 03:50:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14897646	EDI: SYNC	Jun 15 2024 03:50:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14897647	+ Email/Text: bankruptcy@bbandt.com	Jun 14 2024 23:49:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14897648	Email/Text: dbogucki@trumark.org	Jun 14 2024 23:50:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14897649	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 14 2024 23:49:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14897650	^ MEBN	Jun 14 2024 23:45:23	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14897651	+ EDI: WFFC2	Jun 15 2024 03:50:00	Wells Fargo Dealer Services, Attn: Bankruptcy 1100 Corporate Center D, Raleigh, NC 27607-5066

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0313-2

User: admin

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Nelson Steven Nazario			Social Security number or ITIN: xxx-xx-6103
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: -----
	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania			Date case filed for chapter: 7 6/14/24
Case number:	24-12040-amc			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Nelson Steven Nazario	
2. All other names used in the last 8 years		
3. Address	1535 Robinson Ave Willow Grove, PA 19090-4815	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/14/24
7. Meeting of creditors	July 18, 2024 at 10:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 371-7579, Enter Meeting ID 897 348 6286, and Passcode 5196255454 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 9/16/24
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	